



WHY YOU MAY NEED

OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA

CALL BMC TO DISCUSS THE DETAILS OF ANY PLANS MENTIONED HERE! **800-357-2342**

Final Expense Whole Life

Simplified Term *with Critical Illness Acceleration and/or Disability Income*

Mortgage Protection

Universal Life

Single Premium Whole Life

Specialty Products



In the slides that follow, you should quickly see why we are so fond of our relationship with Occidental Life, and how they may be a valuable product provider within your product portfolio.

If you are like many of our 3,000 and growing sales force, you might consider yourself to be primarily focused on “health insurance.” If so, you may find that Occidental Life could easily become your ‘go to’ life insurance company, in a variety of areas.

At a time when ‘living benefits’ are becoming increasingly popular, Occidental offers several life products that feature simplified underwriting, no exam, and standard to table 4. Some plans feature riders for Critical Illness and Disability Income, which are popular ‘cross over’ plans between life insurance and health insurance.

A comparison to the Occidental Final Expense plans to ones that you currently use may reveal value in both additional features as well as solid underwriting and price.

Many agents consider Occidental as their preferred company for quality Universal Life, as well as Single Premium Whole Life, with several unusual and valuable specialty product designs. Click along for more info and call BMC for details!

OVERVIEW OF OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA



Occidental Life offers quality Final Expense Whole Life products, each of which comes with a variety of valuable features in addition to the traditional death benefit.

Senior Choice is a final expense whole life plan with issue ages of 50 – 85.

Features:

- Simplified Issue
- No Exam
- Telephone Interview
- Liberal Height/Weight Chart
- MIB & Script Check
- 3 Death Benefit Options

Riders:

- Nursing Home Waiver of Premium
- Accidental Death
- Children's Insurance
- Grandchild Rider

No Cost Riders:

- Terminal Illness
- Confined Care

Call for commissions, which are GREAT!

OVERVIEW OF OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA



Occidental Life offers quality Final Expense Whole Life products, each of which comes with a variety of valuable features in addition to the traditional death benefit.

Family Choice is a final expense whole life plan with issue ages of 0 – 49.

Features:

- Simplified Issue
- No Exam
- Telephone Interview
- Liberal Height/Weight Chart
- MIB & Script Check
- 2 Death Benefit Options

Riders: No Cost Riders:

- Spouse Term Rider • Terminal Illness
- Waiver of Premium • Confined Care
- Accidental Death
- Children's Insurance

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Occidental Life offers a *simplified issue* term plan, **Easy Term**, available in 10, 20, and 30 year durations, with ROP on 20 and 30 year durations. The minimum face amount is either \$25,000 or \$15/mo. premium, (excluding riders) and can be issued up to \$300,000.

Features:

- * Simplified Issue
- * No Exam
- * Standard thru Table 4
- * Liberal Height/Weight Chart
- * MIB & Script Check

Riders:

- * Critical Illness Rider
- * Total Disability Income
- * Children's Insurance
- * Waiver of Premium
- * Accidental Death
- * Accident Only Total Disability
- * WOP Unemployment
- * Return of Premium

No Cost Riders:

- * Terminal Illness
- * Confined Care
- * Chronic Illness

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Occidental Life offers a **simplified issue mortgage protection** term plan, **Home Protector**, available in 10, 20, 25, and 30 year durations, with ROP on 20, 25, and 30 year durations. The minimum face amount is either \$25,000 or \$25/mo. premium, (excluding riders) and can be issued up to \$300,000.

Features:

- * Simplified Issue
- * No Exam
- * Standard thru Table 4
- * Liberal Height/Weight Chart
- * MIB & Script Check

Riders:

- * Critical Illness
- * Total Disability Income
- * Children's Insurance
- * Waiver of Premium
- * Accidental Death
- * Accident Only Total Disability
- * WOP Unemployment
- * Level Term Spouse Rider
- * Return of Premium

No Cost Riders:

- * Terminal Illness
- * Confined Care
- * Chronic Illness

Call for commissions, which are GREAT!

OVERVIEW OF OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA



Occidental Life offers a *simplified issue Universal Life* plan, **Easy UL**. The minimum face amount is either \$25,000 or \$20/mo. premium, (excluding riders) and can be issued up to \$300,000.

Features:

- * Simplified Issue
- * No Exam
- * Liberal Height/Weight Chart
- * MIB & Script Check
- * 15 year No Lapse Guarantee

Riders:

- * Total Disability Income
- * Children's Insurance
- * Waiver of Premium
- * Accidental Death
- * Family Insurance Agreement

No Cost Rider:

- * Confined Care
- * Terminal Illness

Call for commissions, which are GREAT!

OVERVIEW OF OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA



Occidental Life offers an incredible fully underwritten **Universal Life** plan, **SecureLife Plus**. The minimum face amount is either \$10,000 standard, \$100,000 preferred, and no maximum face amount! It is available for issue at ages 0-80!

Features:

- Fully Underwritten
- 20 Year No Lapse Guarantee

Riders:

- * Total Disability Income
- * Children's Insurance
- * Waiver of Specified Premium
- * Waiver of Monthly Deduction
- * Accidental Death
- * Term Insurance Benefit (Primary & Other)

No Cost Rider:

- * Confined Care
- * Waiver of Surrender Charge
- * Accelerated Benefit Endorsement

Call for "pick up your jaw" level commissions on this product!

OVERVIEW OF OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA



Occidental Life offers a variety of specialty products worthy of your serious consideration, including:

Survivor Protector, a Decreasing Term Life w/ Monthly Income Benefit Option. This plan is simplified issue, no exam, standard to table 4, and features many of the riders available with their other plans.

Legacy Builder, Single Premium Whole Life plan with Minimum Face Amount of \$10,000, available at ages 45-80. The Maximum Face Amount is \$200,000 (standard) and \$300,000 (preferred) This plan can be a very attractive option when compared to annuities when guaranteed values are important.

Security Protector, 20 and 30 year Level Term Life w/ Accidental Death Benefit. This plan is simplified issue, no exam, standard to table 4, and features many of the riders available with their other plans.

Call Today for detailed information on these and other fine Occidental Life products available through BMC!